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This is a snapshot of existing housing programs. Please see the MONTANA HOUSING RESOURCE DIRECTORY for more specific program information or contact the person listed. The MONTANA HOUSING RESOURCE DIRECTORY may be obtained from:

Montana Department of Commerce
Housing Division
PO Box 200545
Helena, MT 59620
406.841.2820

or on the Web site at:

http://housing.mt.gov/Hous_CP_HsgResDir.asp

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HOUSING RESOURCE QUICK REFERENCE GUIDE

State of Montana
DEPARTMENT OF COMMERCE
January 2007



SUMMARY OF RESOURCES AVAILABLE FOR SINGLE AND MULTIFAMILY HOUSING PROJECTS

PROGRAM NAME	ELIGIBLE APPLICANTS / ENTITIES	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE / DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
MONTANA DEPARTMENT OF COMMERCE (MDOC) PROGRAMS							
HOME Investment Partnerships (HOME) Program	Units of local governments: counties, municipalities (except Billings, Great Falls & Missoula); public housing authorities (PHA); Community Housing Development Organizations (CHDO)	Acquisition, new construction, reconstruction / rehab, development of new housing for homeownership, tenant-based rental assistance, relocation, transitional housing, and single room occupancy units (SROs)	Yes currently 5%	Grant	Annually / March	All projects must benefit families at less than 80% of area median income	Ethan Stapp, Program Manager Home Investment Partnerships (HOME) Program Montana Department of Commerce PO Box 200545 Helena, MT 59620-0545 406.841.2818 TDD: 406.841.2702 E-mail: estapp@mt.gov http://housing.mt.gov/Hous_HM.asp
		Homebuyer assistance and homeowner rehab	Yes currently 5%	Grant	Open cycle until funds are expended	Applicants must be pre-qualified by the HOME program	
Community Development Block Grant (CDBG) Program – Housing and Neighborhood Renewal	Counties, municipalities (except Billings, Great Falls & Missoula); local governments may apply on behalf of nonprofit organizations	Acquisition, new construction (with nonprofit organizations), housing rehabilitation & community revitalization, demolition, homebuyer assistance, and housing site improvements	No	Grant	Annually / November	Each project must principally benefit low- and moderate-income persons	Gus Byrom, Program Manager, CDBG Housing & Public Facilities Montana Department of Commerce PO Box 200523 Helena, MT 59620-0523 406.841.2777 E-mail: gbyrom@mt.gov http://comdev.mt.gov/CDD_CDBG.asp
Project Based Section 8 Program		The Project Based Section 8 agency is the contract administrator for properties that HUD manages throughout the state. Rental assistance is provided to the projects instead of the tenants.	No				Dave Parker, Program Manager Project Based Section 8 Montana Department of Commerce PO Box PO Box 200545 Helena, MT 59620-0545 406.841.2801 TDD: 406.841.2702 E-mail: dparker@mt.gov http://housing.mt.gov/Hous_S8.asp

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MONTANA DEPARTMENT OF COMMERCE (MDOC) PROGRAMS							
Tenant Based Section 8 Program		Very low-income families, with household income of 50% or less of the HUD median family income for the county in which the family resides pay a set amount toward rent and utilities, based on their gross adjusted income (currently 30%). The program provides subsidy payments to property owners on behalf of program participants.	No				Debra Demarais, Program Manager Housing Assistance Bureau Montana Department of Commerce PO Box 200545 Helena, MT 59620-0545 406.841.2830 TDD: 406.841.2702 E-mail: dDemarais@mt.gov http://housing.mt.gov/Hous_S8.asp
MONTANA BOARD OF HOUSING (MBOH) PROGRAMS							
Homeownership Mortgage Program	Individuals or families who have not owned a home in the past 3 years (exceptions do apply)	Existing homes, new construction, or manufactured homes on a permanent foundation	No	Loan	Continuous	Income limits maximum: area median to 140% of area median. Purchase price limit maximum: \$237,031	Charles Brown Homeownership Program Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2850 E-mail: chbrown@mt.gov http://housing.mt.gov/Hous_BOH_SF.asp
Set-aside Homeownership Mortgage Program	For-profit & nonprofit housing providers	Housing programs serving low-income or other homebuyers that do not qualify for the Single Family Program	No	Loan	Monthly	Must target persons or families that do not qualify for Single Family Program. Borrowers must complete homebuyer education	http://housing.mt.gov/Hous_BOH_SF.asp
MyMontana Mortgage (MMM)	First-time homebuyers in 1 of 4 target groups: Section 8 clients; Native Americans; disabled; or essential workers such as education, medical, firefighter, and law enforcement.	Lower-interest first mortgage loans with broader underwriting criteria than single family mortgage program. New or existing homes, townhouses or condo. Manufactured homes excluded.	No	Loan	Pilot	Owner must meet Single Family Mortgage Program requirements. Homebuyer education and consent to early default counseling required.	Jeannene Maas, Homeownership Program Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2851 E-mail: jmaas@mt.gov http://housing.mt.gov/Hous_BOH_SF.asp

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MONTANA BOARD OF HOUSING (MBOH) PROGRAMS							
Mortgage Credit Certificate (MCC)	Individuals or families who have not owned a home in the past 3 years (exceptions do apply)	New or existing homes, may include manufactured homes on either owned or rented land	No	Federal tax credit attached to lender's loan	Continuous	Owner and property must meet Single Family Mortgage Program requirements	Jeannene Maas, Homeownership Program Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2851 E-mail: jmaas@mt.gov http://housing.mt.gov/Hous_BOH_SF.asp
Disabled Accessible Affordable Homeownership	First-time homebuyer with permanent physical disability from mobility impairment	Existing homes, new construction, or manufactured homes on a permanent foundation	No	Loan	Continuous	Maximum income of \$30,000 after qualified medical deductions, and asset limitation of \$50,000. Purchase Price Limit Maximum.	Doug Jensen, Homeownership Program Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2854 E-mail: dojensen@mt.gov http://housing.mt.gov/Hous_BOH_SF.asp
Montana House™	Individuals or families who have not owned a home in the past 3 years (exceptions do apply)	Provides fully constructed, 3-bedroom, 2-bath, affordable home of 1,200 square feet. Additional costs of lot, foundation, installation, house moving costs, floor covering, appliances, and utility hookups not included.	No	Loan	Continuous	Must meet Single Family Mortgage Program criteria, income limit of 80% of area median for county in which house will be located. Homebuyer education required.	Montana HomeOwnership Network Great Falls (toll free): 800.318.0268 —or— Doug Jensen, Homeownership Program Montana Department of Commerce 406.841.2854 E-mail: dojensen@mt.gov http://housing.mt.gov/Hous_BOH_SF.asp
Low Income Housing Tax Credit	Local governments, nonprofit organizations, private individuals	New construction; acquisition/rehabilitation; rehabilitation	No	Federal Tax Credit	First Friday in February and May	Restrict income and rents to 50% or 60% of median income	Mathew Rude, Multi-family Program Manager Housing Division Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2845 E-mail: mrude@mt.gov http://housing.mt.gov/Hous_BOH_MF.asp

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MONTANA BOARD OF HOUSING (MBOH) PROGRAMS							
Revolving Loan Account Program	Local governments, nonprofit organizations, private individuals	Bridge gap financing, land, downpayment and rental assistance	No	Loan	As funds are available	Restricted income and rents to targeted low-income	Mathew Rude, Multi-family Program Manager Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2845 E-mail: mrude@mt.gov http://housing.mt.gov/Hous_BOH_MF.asp
General Obligation (GO) Multifamily Rental Program	Local governments, nonprofit organizations, private individuals	Projects receiving multiple sources of funding through other programs	No	Loan	None	Restrict income and rents to targeted low-income	
HUD/Housing Finance Agency Risk-Sharing	Local governments, nonprofit organizations, private individuals	Affordable new construction or acquisition/rehab	No	Loan	None	Restrict income and rents to targeted low-income	
Reverse Annuity Mortgage (RAM) Loan Program	Montana residents 68 years old or older	Single family dwellings (1 to 4 family living unit)	No	Reverse Loan	None	Age and income limit restrictions	Gerald Watne, Multi-family Program Officer 406.841.2838 E-mail: gewatne@mt.gov <i>—or—</i> Justin Schedel, Multi-family Program Specialist 406.841.2812 E-mail: jschedel@mt.gov Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 Toll free 1.800.761.6264 http://housing.mt.gov/Hous_BOH_Ed.asp

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MONTANA BOARD OF INVESTMENTS (MBOI) PROGRAMS							
Residential Mortgage Loan	MBOI invests pension funds in MT mortgages by purchasing loans from approved lenders. FHA-insured and VA-guaranteed loans with approved insurance or guarantee. Automated underwriting not required for FHA/VA applications. Conventional loans submitted by Automatic Underwriting thru Fannie Mae or FHLMC only.	Reservations and applications will be accessed through the MT Board of Housing's "Lender on Line" loan reservation system	No	Loan	Continuous	Max. loan term - 30 yrs; amortized monthly. Loans must be secured by MT property owned by fee simple interest. Interest rates set for 1-week periods; may be locked for 30 & 60 day reservation period. Rates for take-out loans on residences under construction may be locked for 180 & 240 day periods. Investor properties & jumbo loans not eligible.	Charles Brown, Homeownership Program Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2850 E-mail: chbrown@mt.gov www.investmentmt.com/ratesforms/default.asp
MONTANA DEPARTMENT OF PUBLIC HEALTH AND HUMAN SERVICES (MDPHHS) PROGRAMS							
Emergency Shelter Grants (ESG) Program	Human Resource Development Councils	Operating costs for homeless sheltering, homeless prevention activities, essential services	Yes 50% in kind	Grant	Varies, depending on Federal regulations	Designed to help shelters or persons in danger of becoming homeless	Jim Nolan, Chief Intergovernmental Human Services Bureau MT Dept of Public Health & Human Services 1400 Carter Dr. PO Box 4210 Helena, MT 59604 406.447.4260 E-mail: jnolan@mt.gov http://www.dphhs.mt.gov/hcsd/
Housing Opportunities for Persons With AIDS (HOPWA) Program	Individuals living with HIV/AIDS and their families	Tenant based rental assistance, emergency assistance, & supportive services	No	Grant	Year-round		
Weatherization	Households below 150% poverty	Various measures to make homes energy efficient	No	Grant	Year-round	Priority given to seniors / persons with disabilities	
Low Income Energy Assistance Program (LIEAP)	Households below 150% poverty	Assist with heating bills and emergencies	No	Grant	October 1 through April 30	Priority given to seniors / persons with disabilities	

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MONTANA DEPARTMENT OF ENVIRONMENTAL QUALITY (MDEQ) PROGRAMS							
Air Energy and Pollution Prevention Bureau (AEPBB)	State, county and municipal governments; some services are available for public housing	AEPPB provides non-enforcement technical assistance to enhance energy efficient upgrades, operation and management of energy and recycling for public buildings				Responsible for improving energy efficiency; increasing use of renewable energy for power generation & transportation fuels; preventing air & water pollution; reducing waste going into landfills; increasing recycling markets; planning for energy emergencies; & collecting & interpreting air quality data statewide.	Energy Planning and Technical Assistance Section MT Dept of Environmental Quality Helena, MT 406.841.5231 www.deq.mt.gov/Energy/index.asp
U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT (HUD) PROGRAMS							
Shelter Plus Care (SPC) Program	States, units of local government, and public housing authorities.	Rental Assistance	Yes	Grant	Annually, through HUD's Super NOFA	Homeless disabled individuals with or without families Application is through the MT Continuum of Care Coalition	Bob Buzzas, CIVIC Consulting Montana Continuum of Care Coalition for the Homeless 406.586.1572 E-mail: civicconsulting@msn.com —or— Renae Blair Office of Community Planning & Development U.S. Department of Housing and Urban Development 1670 Broadway Denver, CO 80202 303.672.5064 E-mail: Renae_Blair@hud.gov www.hud.gov/offices/cpd/homeless/programs/splusc/index.cfm
Supportive Housing Program (SHP)	States, units of local government, public housing agencies, private nonprofit organizations, and community mental health centers (CMHC) that are public nonprofit organizations.	Acquisition, rehabilitation, new construction, leasing, operating costs, supportive services	Yes	Grant	Annually, through HUD's Super NOFA	Homeless persons Application is through the MT Continuum of Care Coalition	
Single Room Occupancy (SRO) Program for Homeless Individuals	Public housing authorities, private nonprofit organizations	Rental Assistance	No	Grant	Annually	Homeless individuals Section 8 eligible current occupants Application is through the Montana Continuum of Care Coalition	

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U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT (HUD) PROGRAMS							
Supportive Housing for the Elderly (Section 202)	Private, nonprofit organizations and nonprofit consumer cooperatives	New Construction, Rehabilitation or Acquisition	No	Grant	Annually	Competitive application process	Cynthia Lightner, Sr. Project Manager HUD Denver Multifamily Hub 1670 Broadway, 24 th floor Denver, CO 80202
Supportive Housing for Persons with Disabilities (Section 811)	Nonprofit, tax-exempt entities	New construction, rehabilitation or acquisition	No	Grant	Annually	Competitive application process	800.HUD.8929 or 303. 672.5446 Fax: 303.672.5017 E-mail: Cynthia_H._Lightner@hud.gov www.hud.gov/offices/hsg/mfh/progdesc/progdesc.cfm
HUD Indian Community Development Block Grant (ICDBG Program)	Federally recognized Indian Tribes and Indian Organizations	Economic Development, Housing Rehabilitation, Infrastructure, Community Facility, New Housing Construction	No statutory required match, however points are awarded for match	Grant	Application deadlines are announced in the NOFA each year	Must serve Low and Moderate Income Families	Michael E. Boyd, Director, Grants Management Division U.S. Department of Housing and Urban Development 1670 Broadway – 8APIG Denver, CO 80202-4801 303.672.5465 Ext 1296 E-mail: Michael_E._Boyd@hud.gov www.hud.gov/offices/pih/ih/grants/icdbq.cfm
HUD Section 184 Indian Housing Program	Tribally designated housing entities and tribal members	Purchase, build, or refinance single family housing and up to 4 unit multifamily properties on tribal land	No	Loan Guarantee	None	Loans are processed by lender and reviewed by Office of Loan Guarantee in Denver	Lyle Konkol HUD - Helena Field Office 7 W. 6 th Ave - Power Block Helena, MT 59601 406.447.1487 E-mail: Lyle_J._Konkol@hud.gov www.hud.gov/offices/pih/ih/homeownership/184/
HUD Title VI	Tribally designate housing entity, or housing authority	Housing related activities	No	Loan Guarantee	Continual	Tribal NAHASDA formula grant is used as collateral for loan	Lyle Konkol HUD - Helena Field Office 7 W. 6 th Ave - Power Block Helena, MT 59601 406.447.1487 E-mail: Lyle_J._Konkol@hud.gov

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U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT (HUD) PROGRAMS							
Rural Housing and Economic Development	Local rural nonprofit, community development corporations, state housing finance agencies, state community and/or economic development agencies, and federally recognized Indian tribes	Housing and economic development activities in non-MSA areas for capacity building and innovative housing activities	Yes	Grant	Announced during the Super NOFA	See Grants.gov during the NOFA period	Larry Gallagher 406) 447.1480 E-mail: Lawrence_Gallagher@hud.gov — or — Lyle Konkol 406.447.1487 E-mail: Lyle_J_Konkol@hud.gov HUD - Helena Field Office 7 W. 6 th Ave - Power Block Helena, MT 59601
Housing Counseling Program	Local nonprofits with demonstrated capacity to provide housing counseling	Housing and homeownership counseling, including predatory lending counseling	Yes	Grant	Yearly during the HUD Super NOFA period	See Grants.gov during the NOFA period	
HUD/FHA MORTGAGE INSURANCE AND CONVERSION PROGRAMS / FEDERAL HOUSING ADMINISTRATION (FHA) PROGRAMS							
203B Insured Loans	Owner occupants with acceptable credit history	Purchase or Refinance 1-4 unit dwelling	No	Loan Guarantee	None	House must be structurally sound with operating mechanical systems	Don Smith HUD - Helena 7 W. 6 th Ave - Power Block Helena, MT 59601 406.449.5050 E-mail: Don_H._Smith@hud.gov
203K Substantial Rehabilitation Insured Loans	Owner occupants or investors with acceptable credit history	Purchase or Refinance and major rehabilitation of 1 to 4 unit dwelling	No	Loan Guarantee	None	\$5,000 in repairs minimum	
Streamline (K) Limited Repair Program	Owner occupants with acceptable credit history	Purchase and facilitate basic minor rehabilitation	No	Loan	None	\$0 and not to exceed \$35,000	
Home Equity Conversion Mortgage (HECM)	Seniors age 62 or older who own their home free and clear	Allows seniors to borrow against the equity in their home	No	Reverse Loan	None	Counseling by a HUD approved housing counseling agency required	

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HUD/FHA MORTGAGE INSURANCE AND CONVERSION PROGRAMS / FEDERAL HOUSING ADMINISTRATION (FHA) PROGRAMS							
248 Mortgage Insurance Program on Indian Reservations & Other Restricted Lands	Eligible Tribal Members	Tribal members can purchase, refinance or build a home on tribal lands	No	Loan	N/A	Tribal governments to certify certain items, one being a prescribed lease agreement	Lyle Konkol HUD - Helena Field Office 7 W. 6 th Ave - Power Block Helena, MT 59601 406.449.5050 E-mail: Lyle_J._Konkol@hud.gov
HUD ENERGY STAR INITIATIVE							
Energy Star Initiative	HUD-assisted and HUD-financed housing	Saving money and energy in HUD-assisted and HUD-financed housing				HUD works with EPA and DOE to expand the use of ENERGY STAR products in assisted & public housing, and in projects financed through other HUD programs, such as CDBG & HOME.	Larry Gallagher, HUD Energy Star Liaison for Montana HUD - Helena Field Office 7 W. 6 th Avenue - Power Block Helena, MT 59601 406.447.1480 Fax: 406.449.5052 E-Mail: lawrence_gallagher@hud.gov www.hud.gov/energy/
HUD CENTER FOR FAITH-BASED AND COMMUNITY INITIATIVES							
Faith-Based and Community Initiative	Faith based and community organizations; must be IRS 501(c)(3) organization				There is no separate pot of money for the Faith-Based and Community Initiative; it provides access for faith-based & community groups to apply for federal grants or grants from entitlement communities. Faith-based & community groups do not get a preference when competing for grants; they compete for the grants, and must have the know-how and the capacity to deliver the services or product for which the funding is intended.		Larry Gallagher HUD - Helena Field Office 7 W. 6 th Avenue - Power Block Helena, MT 59601 406.447.1480 Fax: 406.449.5052 E-Mail: lawrence_gallagher@hud.gov www.hud.gov/offices/fbci/index.cfm

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DEPARTMENT OF VETERANS AFFAIRS (VA) PROGRAMS							
VA Direct Loans for Native American Veterans (NADL Loan)	Native American Honorably Discharged Veterans of U.S. Military Service & certain members of the Selective Reserves & the National Guard who have completed six years of service	A NADL Loan may only purchase, improve, or build a home on Tribal Lands; or streamline refinance of an existing VA loan on Tribal Lands. No cash-out refinances may be allowed.	No	No-down-payment direct loan from VA		Maximum loan amount is governed by the conforming limit. Property must be owner occupied and meet Minimum Property Standards. VA Funding Fee is required, but may be included in the loan amount. (Service-connected disabled veterans are exempt from Funding Fee).	Bruce Newton, Senior Loan Specialist VA Regional Loan Center PO Box 25126 Denver, CO 80225-0126 888.349.7541, option 2 (Toll-Free) Fax: 303.914.5618 E-mail: lgyemail@vba.va.gov www.homeloans.va.gov
VA Guaranteed Loans	Honorably Discharged Veterans of U.S. Military Service & certain members of the Selective Reserves & the National Guard who have completed six years of service	Purchase, improve, or build a home; or refinance a loan secured by an owner-occupied home	No	No-down-payment loan	None	Property must be owner-occupied & meet Minimum Property Standards. VA Funding Fee is required, but may be included in the loan amount (service-connected disabled veterans are exempt from funding fee).	Carol Barnard, Loan Production Officer VA Regional Loan Center PO Box 25126 Denver, CO 80225-0126 888.349.7541 Option 2(Toll-Free) Fax: 303.914.5618 E-mail: lgyemail@vba.va.gov www.homeloans.va.gov
USDA RURAL DEVELOPMENT (RD) PROGRAMS							
Rural Housing Guaranteed Loans (Section 502)	Individuals & families with incomes not exceeding the moderate-income level	Purchase; construction; rehabilitation	Down payment not required	Loan Guarantee	Continuous Fiscal Year (FY) cycle	HUD maximum mortgage-limits, Guaranteed loan	Deborah Chorlton, Housing Program Director USDA Rural Development PO Box 850 Bozeman, MT 59771 406.585.2551 E-mail: deborah.chorlton@mt.usda.gov www.rurdev.usda.gov/mt/
502 Direct Loans	Very low and low income applicants	Purchase; construction; rehabilitation	Loan leveraging encouraged; down payment not required	Loan	Continuous FY cycle	Area RD Loan Amounts	
504 Repair Loans and Grants	Very low income applicants	Repairs to substandard dwellings	Encouraged but not required	Loan or Grant	Continuous FY cycle	Proof of ownership required	

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USDA RURAL DEVELOPMENT (RD) PROGRAMS							
Housing Preservation Grants	Public or private nonprofit organizations, units of state or local government	Repairs to substandard dwellings	No	Grant	FY cycle via NOFA <i>(Notice of Funding Availability)</i>	Evidence of home ownership; administered by public body or nonprofit; benefit very-low and low-income families	Deborah Chorlton, Housing Program Director USDA Rural Development PO Box 850 Bozeman, MT 59771 406.585.2557 E-mail: deborah.chorlton@mt.usda.gov www.rurdev.usda.gov/mt/
Rural Rental Housing Loans (Sec. 515); includes congregate & group homes	Individuals, nonprofits, partnerships	New construction or rehabilitation of rental units	Contributions required if for-profit	30 yr loan, interest credit for rental assistance	FY cycle via NOFA	Must serve low- to moderate-income tenants including those with disabilities. Not able to obtain credit elsewhere	
Farm Labor Housing Loans & Grants (Sec. 514 loans, Sec. 516 grants)	Farmers, public / private nonprofit organizations, units of state / local government	Build, buy or repair farm labor housing	Contributions required if for-profit	Loan and Grants	FY cycle via NOFA		
OTHER PROGRAMS							
FANNIE MAE / MONTANA HOME CHOICE COALITION							
My Montana Mortgage HomeChoice SM Option	Individuals with a disability; a family with a child with a disability living in the household; a co-borrower who will not be living in the home, as long as the co-borrower is a family member or a legal guardian; occupying co-borrowers	Purchase of owner-occupied single-family detached houses, townhouses, and condominiums		Loan	None	\$500 from borrower's own funds, budget based qualifying, acceptance of nontraditional credit history, flexible qualifying ratios, refinancing, home rehabilitation, and access modification financing. Prepurchase housing counseling and resource referral services provided.	Michael M. O'Neil, State Director Montana Home Choice Coalition Lead agency: A.W.A.R.E., Inc. 616 Helena Avenue, Suite 305 Helena, MT 59601.3654 A.W.A.R.E. 406.449.3120; Fax 406.449.3125 TTY Relay Service: (800) 253.4091 E-mail: montanahomechoice@aware-inc.org www.aware-inc.org/montanahomechoice

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OTHER PROGRAMS							
MONTANA HOMEOWNERSHIP NETWORK (MHN)							
	No eligibility requirements for Homebuyer Education. Montana's low- and moderate-income families are eligible for down payment and closing costs assistance.	First-time homebuyer education, down payment and closing costs assistance, foreclosure prevention counseling and loans.		Amortizing and due-on-sale loans		No fees or income limitations for Homebuyer Education; \$500 from borrower's funds for down payment and closing costs loans. Loan processing fee of \$350.	Montana HomeOwnership Network Great Falls:800.318.0268 <u>Homebuyer Education Providers</u> Joliet: Beartooth RC&D406.962.3914 Billings: homeWORD.....406.255.0298 Missoula: homeWORD.....406.543.3550 Hamilton: Bitterroot RC&D.....406.363.5450 Great Falls: Neighborhood Housing Services406.761.5861 Roundup: Central Montana RC&D406.323.2755 Shelby: North Central RC&D.....406.434.9161 Sidney: Eastern Plains RC&D406.433.5024 Bozeman: HRDC of District IX.....406.584.4878 Butte: Headwaters RC&D.....406.782.7333 Kalispell: Northwest MT Human Resources406.758.5432 Helena Area Housing Task Force406.442.2265 Ronan: Lake County Community Housing406.676.5900 Libby: Northwest Montana RC&D.....406.293.8885 Many tribally-sponsored housing entities offer homebuyer education. Contact them for more information.
homeWORD							
Home Ownership Center	No eligibility requirements for education programs. Low- and moderate-income families are eligible for down payment and closing costs assistance.	Billings and Missoula: First-time homebuyer education classes, one-on-one counseling, foreclosure prevention counseling, financial education, employee down payment assistance programs.					Missoula: 127 North Higgins #307 Missoula, MT 59802 406.532.4663 (HOME) Contact: Betsy Hands Billings: 2722 3 rd Avenue North #380 Billings, MT 59101 406.255.0298 Contact: Linda Henry E-mail: info@homeword.org www.homeword.org
Affordable Housing Development	<u>Rental</u> : Very-low, low-income households. <u>Owner occupied</u> : Low- and moderate-income households	Multifamily rental housing, single family detached houses, green building, community land trust.					

PROGRAM NAME	ELIGIBLE APPLICANTS / ENTITIES	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE / DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
OTHER PROGRAMS							
EASTERN MONTANA ASSOCIATION OF AFFORDABLE HOUSING							
Mutual Self-Help Housing Program	Very-low and low-income households			Loan or Grant			Christa McClure E-mail: mcclure8@bresnan.net
Rental Housing	Very-low, low-, and moderate-income households	Single and multifamily rental housing					Eastern Montana Association of Affordable Housing 3300 Second Ave., N., Suite # 7 Billings, MT 59101 406. 690.7751 Fax: 406.655.1235
LOCAL GOVERNMENT PROGRAMS							
CITY OF BILLINGS							
HOME Program	Low-income Billings residents; Community Housing Development Organizations (CHDO); for-profit groups	Down payment, closing cost & minor rehab assistance to eligible applicants; loans to CHDOs & for-profit groups building affordable housing		Loans	Fiscal year is July 1 through June 30	Each program has special requirements; contact the office for additional information	Brenda Beckett, Community Development Manager City of Billings P.O. Box 1178 Billings, MT 59103 406.657.8286 Fax: 406.657.8327
CDBG Program		Promoting fair housing and affordable housing; preserving and revitalizing existing affordable housing stock; improving and revitalizing neighborhoods where existing affordable housing stock is located; supporting new housing activities; supporting first time homebuyer activities; helping finance new affordable housing projects; updating and improving the community's existing affordable housing stock.		Loans and Grants	Fiscal year is July 1 through June 30	Each program has special requirement; e contact the office for additional information	

PROGRAM NAME	ELIGIBLE APPLICANTS / ENTITIES	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE / DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
LOCAL GOVERNMENT PROGRAMS							
CITY OF GREAT FALLS							
HOME Program	Very low-income residents of Great Falls; Community Housing Developing Organizations (CHDO); nonprofit and for-profit affordable housing developers.	Housing assistance to very low- and low-income renters, to very low- and low-income existing and first time homebuyers, and to homeless persons and households					Chris Imhoff Community Development Department City of Great Falls PO Box 5021 Great Falls, MT 59403.5021 406.455.8407 406.454.0495 for the hearing impaired E-mail: cimhoff@ci.great-falls.mt.us
CDBG Program	Low- income residents of Great Falls; nonprofit organizations; Neighborhood Housing Services, Inc., (local CHDO)	Deferred payment loan: no interest loans to low-income homeowners for code-related repairs. Rental improvement fund: no interest loans to landlords to rehabilitate sub-standard rental units made affordable to low-income tenants. Development of accessible, affordable rental housing. Programs involving purchase, rehabilitation, and new construction of affordable housing.			Ongoing basis	Only projects located within the city limits are eligible for funding	Chris Imhoff 406.455.8407 E-mail: cimhoff@ci.great-falls.mt.us —or— Bruce Haman 406.455.8404 E-mail: bhaman@ci.great-falls.mt.us Community Development Department City of Great Falls PO Box 5021 Great Falls, MT 59403-5021 406.454.0495 for the hearing impaired

PROGRAM NAME	ELIGIBLE APPLICANTS / ENTITIES	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE / DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
LOCAL GOVERNMENT PROGRAMS							
CITY OF MISSOULA							
HOME Program	Certified Community Housing Development Organizations (CHDOs) only	New construction, property acquisition, residential rehabilitation, homebuyer assistance, and rental subsidy			The city solicits requests for funds on an annual basis		Nancy Harte, Grants Administrator – HOME Program 406.258.4934 E-mail: nharte@co.missoula.mt.us —or— Cindy Wulfekuhle, Principal Grants Administrator 406.523.2795 E-mail: cwulfeku@co.missoula.mt.us Missoula Office of Planning & Grants 435 Ryman Missoula, 59802-4292 406.258.4657 (main office number)
CDBG Program		Activities that benefit low- and moderate-income households in the areas of housing, public facilities, economic development and public services. Technical assistance is available to agencies and individuals interested in participating in the program			The city conducts a competitive funding process for projects each year between September and November		Mike Barton, Senior Planner – CDBG Program 406.258.3874 E-mail: mbarton@co.missoula.mt.us —or— Cindy Wulfekuhle, Principal Grants Administrator 406.523.2795 E-mail: cwulfeku@co.missoula.mt.us Missoula Office of Planning & Grants 435 Ryman Missoula, 59802-4292 406.258.4657 (main office number)

HOUSING RIGHTS, FAIR HOUSING ADVOCATES, LEGAL ASSISTANCE, AND OTHER RESOURCES

PROGRAM NAME	ELIGIBLE MONTANANS	SERVICES	SPECIAL NOTES / REQUIREMENTS/	PROGRAM CONTACT
Montana Public Interest Research Group (MontPIRG) Tenant/Landlord Hotline	Montana tenants and landlords	Rights and responsibilities of Montana renters and landlords. Information on rental agreements, security deposits, responsibilities, etc., and other available resources.	Staffed only during the university school year. However, Web site information can be accessed and printed out year around.	First visit the Web site for information (available year around). If more assistance is needed, phone or e-mail the hotline (see note). Web site: http://www.montpirg.org/hotline/index.html E-mail: mthotline@pirg.org Phone: 888.345.7474 (if outside Missoula) 406.243.2907 (in Missoula area)
Montana Fair Housing	Montana Consumers	Private, nonprofit provides fair housing information and support, responds to inquiries and discriminatory housing complaints, and investigates allegations of housing discrimination across Montana.		First visit the Web site for information. If more assistance is needed, phone or e-mail them. Web site: http://www.fairhousing.montana.com/ E-mail: mfhzng@montana.com Phone: 406.542.2611 or 800.929.2611 Address: Montana Fair Housing 1280 S. 3 rd St. W., Suite B, Missoula, MT 59801
Office of Fair Housing and Equal Opportunity (FHEO) U.S. Department of Housing and Urban Development (HUD)	All Montanans	If you feel your housing rights have been violated, contact them. You may telephone or write HUD a letter, or download, complete, and return a complaint form to Denver.	You have one year after an alleged housing violation to file a complaint with HUD, but you should file it as soon as possible.	First visit the Web site for more detailed information. You can also write or telephone them for more assistance or to file a complaint. Web site: http://www.hud.gov/complaints/housediscrim.cfm Phone: 303.672.5437 or 800.877-7353 TTY: 303.672.5248 Address: Denver Regional Office of FHEO-HUD 1670 Broadway, Denver, CO 80202-4801
Montana Department of Labor & Industry Human Rights Bureau	Montana Consumers	The Human Rights Bureau receives and investigates allegations of discrimination.		Please visit the Web site for information, then telephone if more assistance is needed. Web site: http://erd.dli.mt.gov/humanright/hrhome.asp Phone: 406.444.2884 or 1.800.542.0807 Address: 1625 11 th Ave., PO Box 1728, Helena MT 59624-1728

PROGRAM NAME	ELIGIBLE MONTANANS	SERVICES	SPECIAL NOTES / REQUIREMENTS/	PROGRAM CONTACT
City of Great Falls Fair Housing	Great Falls Residents only	Promotes fair housing by providing Fair Housing and landlord and tenant information. Available for workshops and presentations.	Office hours: 7:30 AM – 4:30 PM	Contact: Terry Youngworth E-mail: tyoungworth@ci.great-falls.mt.us Phone: 406.455.8418 FAX: 406.454.3181 TDD: 406.454.0495 Address: Civic Center; Community Development Dept; P.O. Box 5021; Great Falls, MT 59403
Montana Legal Services Association	Low-income Montanans	Provides free legal assistance in civil cases to low-income Montanans. However, their Web site has helpful free legal information available to all low- and moderate-income Montanans.	Eligibility requirements must be met for certain services and assistance. The toll-free telephone numbers have designations for those residents in eastern or western Montana.	First visit the Web site for more detailed information, then telephone their toll-free hotline if more assistance is needed. Web site: http://www.mtlsa.org/ In <u>Western</u> Montana: Phone: 800.926.3144 or 800.666.6899 In <u>Eastern</u> Montana: Phone: 800.999.4941
Montana Home Choice Coalition	Disabled Montanans	A coalition of Montana citizens, advocates, providers, federal, state, tribal, and local agencies, housing finance community, realtors, and home building industry working to create better housing choices for all people with disabilities.	Affordable, quality housing choices for seniors, adults, children and families with disabilities	You can visit the Web site for more detailed information. You can also e-mail or telephone them if more assistance is needed. Web site: www.aware-inc.org/montanahomechoice E-mail: montanahomechoice@aware-inc.org Phone: 406.449.3120 Address: A.W.A.R.E. 616 Helena Ave., Suite 305, Helena, MT 59601
Montana Advocacy Program	Montanans with mental and physical disabilities	They advocate for the human, legal, and civil rights of mentally and physically disabled Montanans. They operate several protection and advocacy programs, provide information and referral services, and will answer questions.	Must telephone between 9:00 AM and 12:30 PM on weekdays.	Visit the Web site for more detailed information. You can also e-mail, fax or telephone them if more assistance is needed. Web site: http://www.mtadv.org/ E-mail: advocate@mtadv.org Phone: Voice/TDD 406.449.2344 or 1.800.245.4743 Phone weekdays between 9:00AM and 12:30PM FAX: 406.449.2418 Address: PO Box 168, 400 N. Park, 2 nd Floor, Helena MT 59624

PROGRAM NAME	ELIGIBLE MONTANANS	SERVICES	SPECIAL NOTES / REQUIREMENTS/	PROGRAM CONTACT
Montana People's Action (MPA)	Low-income Montanans	They provide informational and referral services in housing matters. Members can accompany you to meetings with landlords or provide other assistance in locating and attaining housing.	MPA has offices in both Missoula and Billings, but they have a statewide network of members	Visit the Web site or contact them for more information on their resources and services. Web site: http://www.mtpaction.org/ E-mail: mpa@mtpaction.org Missoula Office: 208 E. Main, Missoula, MT 59802 Phone: 406.728.5297 FAX: 406.728.4095 Billings Office: 822 Third Ave. N., Suite 210, Billings, MT 59101 Phone: 406.245.6106 FAX: 406.248.3400
Billings Community Housing Resource Board (CHRB)	Billings residents	A nonprofit organization promoting fair and affordable housing in Billings. They provide trainers, speakers, brochures, and a Web site.		Visit their Web site or contact them for more information on their resources and services for Billings residents. Web site: http://billingscommunityhousing.com/ E-mail: chrb@mcn.net Phone: 406.256.9355 Address: PO Box 20126, Billings, MT 59104
Montana's Residential Landlord and Tenant Act	Montana residents	MCA 70-24 & -25 and Illegal Housing Discrimination: MCA 49-2 & -4		Web site: http://housing.mt.gov/Includes/S8/03ltact.pdf
MontanaLawHelp	Montana residents			Web site: www.montanalawhelp.org/MT/index.cfm
Bazon Center for Mental Health Law	Montanans with mental and physical disabilities	Fair housing information		Web site: www.bazon.org/issues/housing/index.htm E-mail: michaela@bazon.org to contact Dir. of Housing Prog. Address: 1101 15 th St. NW, Suite 1212, Washington, DC 20005
Rights of Persons with Disabilities in Housing	Disabled Montanans	Montana government Web site – Dept. of Labor & Industry		Web site: http://www.erd.dli.mt.gov/humanright/housediscrimdisability.asp

This is a snapshot of existing housing programs. Please see the **MONTANA HOUSING RESOURCE DIRECTORY** for more specific program information or contact the person listed. The MONTANA HOUSING RESOURCE DIRECTORY may be obtained from:

Montana Department of Commerce
Housing Division
PO Box 200545
Helena, MT 59620
406.841.2820

or on the Web site at:

http://housing.mt.gov/Hous_CP_HsgResDir.asp

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